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EXAMINER

ART UNIT 2414 PAPER NUMBER 2

DATE MAILED: 11/20/96

This is a communication from the examiner in charge of your application.
COMMISSIONER OF PATENTS AND TRADEMARKS

☒ This application has been examined ☐ Responsive to communication filed on _____ ☐ This action is made final.

A shortened statutory period for response to this action is set to expire 3 month(s), 0 days from the date of this letter.
Failure to respond within the period for response will cause the application to become abandoned. 35 U.S.C. 133

Part I THE FOLLOWING ATTACHMENT(S) ARE PART OF THIS ACTION:

- | | |
|---|--|
| 1. <input checked="" type="checkbox"/> Notice of References Cited by Examiner, PTO-892. | 2. <input checked="" type="checkbox"/> Notice of Draftsman's Patent Drawing Review, PTO-948. |
| 3. <input type="checkbox"/> Notice of Art Cited by Applicant, PTO-1449. | 4. <input type="checkbox"/> Notice of Informal Patent Application, PTO-152. |
| 5. <input type="checkbox"/> Information on How to Effect Drawing Changes, PTO-1474. | 6. <input type="checkbox"/> _____ |

Part II SUMMARY OF ACTION

1. ☒ Claims 1-91 are pending in the application.
Of the above, claims _____ are withdrawn from consideration.
2. ☐ Claims _____ have been cancelled.
3. ☐ Claims _____ are allowed.
4. ☒ Claims 1-91 are rejected.
5. ☐ Claims _____ are objected to.
6. ☐ Claims _____ are subject to restriction or election requirement.
7. ☐ This application has been filed with informal drawings under 37 C.F.R. 1.85 which are acceptable for examination purposes.
8. ☐ Formal drawings are required in response to this Office action.
9. ☐ The corrected or substitute drawings have been received on _____. Under 37 C.F.R. 1.84 these drawings are ☐ acceptable; ☐ not acceptable (see explanation or Notice of Draftsman's Patent Drawing Review, PTO-948).
10. ☐ The proposed additional or substitute sheet(s) of drawings, filed on _____, has (have) been ☐ approved by the examiner; ☐ disapproved by the examiner (see explanation).
11. ☐ The proposed drawing correction, filed _____, has been ☐ approved; ☐ disapproved (see explanation).
12. ☐ Acknowledgement is made of the claim for priority under 35 U.S.C. 119. The certified copy has ☐ been received ☐ not been received ☐ been filed in parent application, serial no. _____; filed on _____.
13. ☐ Since this application appears to be in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11; 453 O.G. 213.
14. ☐ Other

EXAMINER'S ACTION

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DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1, 4-21 and 61-63, 65-69, 70-71, 73-77, are rejected under 35 U.S.C. 103(a) as being unpatentable over Barnhard (5265007) in view of Sansone (5050078).

Barnhard shows: receiving, processing and transmitting financial instrument information among institutions, see Col. 2 lines 55+

Sansone teaches, means for receiving a data file from an originating institution, said data file being in a first file format established by the originating institution and containing a designation that the information in the data file is to be received by a predetermined institution; a processor for translating the data in the first file format into a second data file format selected by the institution that is to receive the information, said processor including program means for translating said data file; a means for storing said information in said second data file format that is uniquely accessible to the institution that is to receive the information; and means for transmitting

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said information in said second data file format upon instruction from the institution that is to receive the information, see Col. 2 lines 20-45.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system in Barnhard to include a gateway processor as taught by Sansone above, for receiving financial instrument information in a first format from a transmitting institution, translating said financial instrument information into a second data file format and transmitting said financial instrument information in said second data file format to a receiving institution because this would improve the system in Barnhard by allowing the institutions with different information formats to communicate with each other as taught by Sansone, see Col. 2 line 33+.

3. Claims 2, 72 are rejected under 35 U.S.C. 103(a) as being unpatentable over Barnhard in view of Sansone as applied to claims 1 and 61 respective above, and further in view of official notice.

The examiner takes official notice that validating, and authenticating information in computer systems is notoriously well known.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to further modify the combination of Barnhard and Sansone to include means for validating and authenticating information because this would provide improved reliability.

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4. Claims 3 and 64 are rejected under 35 U.S.C. 103(a) as being unpatentable over Barnhard in view of Sansone as applied to claims 1 and 61 respective above, and further in view of official notice.

The examiner takes official notice that providing security procedures in computer systems is notoriously well known.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to further modify the combination of Barnhard and Sansone to include security procedures because such procedures are notoriously well known for preventing unauthorized handling of information.

5. Claims 22-23 and 78-79 are rejected under 35 U.S.C. 103(a) as being unpatentable over Barnhard in view of Sansone as applied to claims 1 and 61 respective above, and further in view of official notice.

The examiner takes official notice that MICR lines are notoriously well known.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to further modify the combination of Barnhard and Sansone to include MICR lines since they are an industrial standard.

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6. Claims 24-26, 28-36, 39-44, 45-47, 49-55, and 58-60 are rejected under 35 U.S.C. 103(a) as being unpatentable over Barnhard (5265007) in view of Sansone (5050078) and official notice..

Barnhard shows: receiving, processing and transmitting financial instrument information among institutions, see Col. 2 lines 55+

Sansone teaches, means for receiving a data file from an originating institution, said data file being in a first file format established by the originating institution and containing a designation that the information in the data file is to be received by a predetermined institution; a processor for translating the data in the first file format into a second data file format selected by the institution that is to receive the information, said processor including program means for translating said data file; a means for storing said information in said second data file format that is uniquely accessible to the institution that is to receive the information; and means for transmitting said information in said second data file format upon instruction from the institution that is to receive the information, see Col. 2 lines 20-45.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system in Barnhard to include a gateway processor as taught by Sansone above, for receiving financial instrument information in a first format from a transmitting institution, translating said financial instrument information into a second data file format and transmitting said financial instrument information in said second data file format to a receiving

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institution because this would improve the system in Barnhard by allowing the institutions with different information formats to communicate with each other as taught by Sansone, see Col. 2 line 33+.

The examiner takes official notice that validating, and authenticating information in computer systems is notoriously well known.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to further modify the combination of Barnhard and Sansone to include means for validating and authenticating information because this would provide improved reliability.

7. Claims 27 and 48 are rejected under 35 U.S.C. 103(a) as being unpatentable over Barnhard in view of Sansone as applied to claims 24 and 45 respective above, and further in view of official notice.

The examiner takes official notice that providing security procedures in computer systems is notoriously well known.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to further modify the combination of Barnhard and Sansone to include security procedures because such procedures are notoriously well known for preventing unauthorized handling of information.

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8. Claims 37-38 and 56-57 are rejected under 35 U.S.C. 103(a) as being unpatentable over Barnhard in view of Sansone as applied to claims 24 and 45 respective above, and further in view of official notice.

The examiner takes official notice that MICR lines are notoriously well known.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to further modify the combination of Barnhard and Sansone to include MICR lines since they are an industrial standard.

9. Claims 80-84, and 87-91 are rejected under 35 U.S.C. 103(a) as being unpatentable over Barnhard (5265007) in view of Sansone (5050078) and official notice.

Barnhard shows: receiving, processing and transmitting financial instrument information among institutions, see Col. 2 lines 55+

Sansone teaches, means for receiving a data file from an originating institution, said data file being in a first file format established by the originating institution and containing a designation that the information in the data file is to be received by a predetermined institution; a processor for translating the data in the first file format into a second data file format selected by the institution that is to receive the information, said processor including program means for translating said data file; a means for storing said information in said second data file format that is

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uniquely accessible to the institution that is to receive the information; and means for transmitting said information in said second data file format upon instruction from the institution that is to receive the information, see Col. 2 lines 20-45.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the system in Barnhard to include a gateway processor as taught by Sansone above, for receiving financial instrument information in a first format from a transmitting institution, translating said financial instrument information into a second data file format and transmitting said financial instrument information in said second data file format to a receiving institution because this would improve the system in Barnhard by allowing the institutions with different information formats to communicate with each other as taught by Sansone, see Col. 2 line 33+.

The examiner takes official notice that validating, and authenticating information in computer systems is notoriously well known.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to further modify the combination of Barnhard and Sansone to include means for validating and authenticating information because this would provide improved reliability.

The examiner takes official notice that providing security procedures in computer systems is notoriously well known.

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It would have been obvious to a person of ordinary skill in the art at the time the invention was made to further modify the combination of Barnhard and Sansone to include security procedures because such procedures are notoriously well known for preventing unauthorized handling of information.

10. Claims 85-86 are rejected under 35 U.S.C. 103(a) as being unpatentable over Barnhard in view of Sansone as applied to claim 80 above, and further in view of official notice.

The examiner takes official notice that MICR lines are notoriously well known.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to further modify the combination of Barnhard and Sansone to include MICR lines since they are an industrial standard.

Conclusion

11. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jim Trammell whose telephone number is (703) 305-9768. The examiner can normally be reached on Tuesday-Friday from 6:30 a.m. to 5:00 p.m.


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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Todd E. Voeltz can be reached on (703) 305-9714. The fax phone number for this Group is (703)- 305-9724.

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 305-3800.



JAMES P. TRAMMELL
PRIMARY EXAMINER
GROUP 2400

JPT

November 14, 1996